

AMERICAN STATE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1066441	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$72	\$73	2.0%		
Loans	\$47	\$45	-3.2%		
Construction & development	\$0	\$3	1236.3%		
Closed-end 1-4 family residential	\$8	\$6	-21.6%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-17.9%		
Commercial & Industrial	\$4	\$3	-23.9%		
Commercial real estate	\$3	\$3	-2.5%		
Unused commitments	\$12	\$10	-10.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$14	-15.6%		
Cash & balances due	\$2	\$7	311.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$62	\$63	1.4%		
Deposits	\$44	\$46	6.2%		
Total other borrowings	\$18	\$16	-9.2%		
FHLB advances	\$18	\$16	-7.4%		
Equity					
Equity capital at quarter end	\$9	\$10	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.5%	--		
Tier 1 risk based capital ratio	11.4%	11.9%	--		
Total risk based capital ratio	12.7%	13.2%	--		
Return on equity ¹	3.1%	2.6%	--		
Return on assets ¹	0.4%	0.4%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	2904.2%	75.7%	--		
Loss provision to net charge-offs (qtr)	-6000.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.3%	0.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.1%	2.3%	0.0%	0.0%	--